

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF TENNESSEE**

In re:

**CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL
MANAGEMENT**

No. 2007-002

GENERAL ORDER

Sections 727(a)(11) and 1328(g) of the Bankruptcy Code provide that, subject to certain exceptions, a discharge may not be granted to a debtor who has not completed an "instructional course concerning personal financial management described in section 111." To implement those provisions, Interim Bankruptcy Rule 1007(b)(7) requires an individual debtor in a chapter 7 or chapter 13 case to file a statement regarding completion of a course in personal financial management, "prepared as prescribed by the appropriate Official Form." Effective October 1, 2006, the Judicial Conference of the United States adopted Official Form 23 as the form to be used for such statements.

The court finds that certificates issued by approved personal financial management providers usually furnish the information contained in Official Form 23. *See* Fed. R. Bankr. P. 9009. Accordingly, it is ORDERED that the court will deem Interim Rule 1007(b)(7) to be satisfied by the filing of a certificate issued by an approved personal financial management provider bearing (i) the debtor's name, (ii) a certification by such provider that the debtor completed an instructional course in personal financial management, (iii) the date on which the debtor completed the instructional course in personal financial management, and (iv) an electronic or manual signature by an authorized agent of the provider. This order does not preclude the debtor from complying with Interim Rule 1007(b)(7) by completing and filing Official Form 23. This order shall be effective March 1, 2007.




JOHN C. COOK
Chief United States Bankruptcy Judge


RICHARD STAIR JR.
United States Bankruptcy Judge


MARCIA PHILLIPS PARSONS
United States Bankruptcy Judge


R. THOMAS STINNETT
United States Bankruptcy Judge